L.N. 145 of 2026

CONSUMER AFFAIRS ACT
(CAP. 378)

Consumer Rights (Amendment) Regulations, 2026

IN EXERCISE of the powers conferred by article 7 of the Consumer Affairs Act, the Minister responsible for consumer affairs, after consultation with the Consumer Affairs Council, has made the following regulations:-

Citation, scope and commencement. S.L. 378.17.

1. (1) The title of these regulations is the Consumer Rights (Amendment) Regulations, 2026, and these regulations shall be read and construed as one with the Consumer Rights Regulations, hereinafter referred to as the "principal regulations".

(2) The scope of these regulations is to transpose the provisions of Directive (EU) 2023/2673 of the European Parliament and of the Council of 22 November 2023 amending Directive 2011/83/EU as regards financial services contracts concluded at a distance and repealing Directive 2002/65/EC.

(3) These regulations shall come into force on 19 June 2026.

Amends regulation 3 of the principal regulations.

2. Paragraph (d) of sub-regulation (3) of regulation 3 of the principal regulations shall be substituted by the following new paragraph:

"(d) for financial services, unless otherwise provided for in any other law regulating financial services contracts concluded at a distance;".

Amends regulation 5 of the principal regulations.

3. Paragraph (h) of sub-regulation (1) of regulation 5 of the principal regulations shall be substituted by the following new paragraph:

"(h) where a right of withdrawal exists, the conditions, time limit and procedures for exercising such right in accordance with regulation 13(1), as well as the model withdrawal form established in Part B of the Schedule, and where applicable, information about the existence and placement of the withdrawal function referred to in regulation 13A;".

Adds a new regulation to the principal regulations.

4. Immediately after regulation 13 of the principal regulations

there shall be added the following new regulation:

"Exercise of the right of withdrawal from distance contracts concluded by means of an online interface.

13A. (1) For distance contracts concluded by means of an online interface:

(a) the trader shall ensure that the consumer may also withdraw from the contract by using a withdrawal function;

(b) the withdrawal function shall be labelled with the words "withdraw from contract here" or an unambiguous corresponding formulation in an easily legible way; and

(c) the withdrawal function shall be continuously available throughout the withdrawal period, and shall be prominently displayed on the online interface and easily accessible to the consumer.

(2) The withdrawal function shall enable the consumer to send an online withdrawal statement informing the trader of his decision to withdraw from the contract. Such online withdrawal statement shall enable the consumer to easily provide or confirm the following information:

(a) his name;

(b) the details identifying the contract from which he intends to withdraw; and

(c) the details of the electronic means by which the confirmation of the withdrawal shall be sent to the consumer.

(3) Once the consumer has completed the online withdrawal statement in accordance with sub-regulation (2), the trader shall enable the consumer to submit the statement by means of a confirmation function. Such confirmation function shall be labelled in an easily legible manner, and labelled only with the words "confirm withdrawal" or with an unambiguous corresponding formulation.

(4) Once the consumer activates the confirmation function, the trader shall send to the consumer an acknowledgement of the receipt of the withdrawal on a durable medium, including its content and the date and time of its submission, without undue delay.

(5) The consumer shall be considered to have exercised his right of withdrawal within the relevant withdrawal period if he submitted the online withdrawal statement referred to in this regulation before such period expired.".

Amends the Schedule to the principal regulations.

5. Item [3] in Part A of the Schedule to the principal regulations shall be substituted by the following new item:

"[3] If you are under an obligation to provide a function to allow the consumer to withdraw from the contract concluded online, insert the following: "You can also exercise your right of withdrawal online at [insert internet address or another appropriate explanation of where the withdrawal function is available]. If you use this online feature, we shall send you an acknowledgement of receipt of the withdrawal on a durable medium (e.g. by email), including its content and the date and time of its submission, without undue delay." If you give the option to the consumer to electronically fill in and submit information about his withdrawal from the contract on your website, insert the following: "You can also electronically fill in and submit the model withdrawal form or any other unequivocal statement on our website [insert the internet address]. If you use this option, we shall communicate to you an acknowledgement of receipt of such a withdrawal on a durable medium (e.g. by email) without delay.".

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